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November 11, 1991

Mr. Robert Schwartz
President
Metropolitan Life Insurance Company
One Madison Avenue
New York, N.Y. 10010-3690

Dear Mr. Schwartz,

After recently reviewing my life insurance policies I noticed some things that I felt should be brought to your attention.

I have two policies where I thought I had one. I only wanted one policy. The agent, W. Gerald Friedt, told me that my Universal Life policy number 90 [REDACTED] UL was being converted to whole life with no loss of what I had paid in to the Universal Life. In addition, without my or my father's knowledge, \$411.23 was transferred from my father's policy (see attached statement) to my Universal Life policy. I have no idea why this was done.

I contacted Agent Friedt in July. He visited my home and took my Universal Life policy with him and said he would straighten everything out. They continued drawing premiums since that time.

Under the circumstances I feel it only fair that your company reimburse my father for the money taken from his policy and credit my Universal Life policy with the payments made since 12/3/90 into the whole life policy. The agent was, obviously, not honest in his dealing with me.

Thank you,

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